

Ratings initiated on SNL-covered banks and thrifts in 2013*

Company (ticker)	Current long-term credit rating	Current rating date
Moody's		
F.N.B. Corp. (FNB)	Baa3	10/03/13
First National Bank of Pennsylvania	Baa2	10/03/13
FirstMerit Corp. (FMER)	A2	01/16/13
Fitch		
FirstMerit Bank NA	BBB+	09/17/13
FirstMerit Corp. (FMER)	BBB+	09/17/13
Barrington Bank & Trust Co. NA	BBB	04/22/13
Beverly Bank & Trust Co. NA	BBB	04/22/13
Crystal Lake Bank & Trust Co. NA	BBB	04/22/13
Hinsdale Bank & Trust Co.	BBB	04/22/13
Libertyville Bank & Trust Co.	BBB	04/22/13
North Shore Community Bank & Trust Co.	BBB	04/22/13
Northbrook Bank & Trust Co.	BBB	04/22/13
Old Plank Trail Community Bank NA	BBB	04/22/13
Schaumburg Bank & Trust Co. NA	BBB	04/22/13
St. Charles Bank & Trust Co.	BBB	04/22/13
State Bank of the Lakes	BBB	04/22/13
Town Bank	BBB	04/22/13
Village Bank & Trust	BBB	04/22/13
Wheaton Bank & Trust Co.	BBB	04/22/13
Wintrust Financial Corp. (WTFC)	BBB	04/22/13
BankGuam Holding Co. (BKGMF)	BBB	02/11/13

Data as of Jan. 13, 2013

*Excludes banking subsidiaries of firms which are not classified by SNL as a bank or thrift.

Source: SNL Financial

